

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Illinois

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/21/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**  
**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeffrey Scott Winefka 20465 S. Acorn Ridge Drive Frankfort, IL 60423	Jennifer Lyn Winefka aka Jennifer Lyn Stubbs 20465 S. Acorn Ridge Drive Frankfort, IL 60423
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Case Number: 15-32141 Office Code: 1	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-0457 xxx-xx-7397
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Attorney for Debtor(s) (name and address): Charles L. Magerski Sulaiman Law Group, LTD 900 Jorie Boulevard Suite 150 Oak Brook, IL 60523 Telephone number: (630) 575-8181	Bankruptcy Trustee (name and address): Zane L. Zielinski Law Offices of William Factor, LTD 105 W. Madison Suite 1500 Chicago, IL 60602 Telephone number: 312-273-1542
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**Meeting of Creditors:**

Date: **October 13, 2015**

Time: **01:30 PM**

Location: **Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432**

**All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

**The presumption of abuse does not arise.**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/14/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604  
Telephone number: 1-866-222-8029

**For the Court:**

Clerk of the Bankruptcy Court:  
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM –4:30 PM

Date: September 22, 2015

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

In re:  
Jeffrey Scott Winefka  
Jennifer Lyn Winefka  
Debtors

Case No. 15-32141-BWB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: kkrystave  
Form ID: b9a

Page 1 of 2  
Total Noticed: 32

Date Rcvd: Sep 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2015.

db/jdb +Jeffrey Scott Winefka, Jennifer Lyn Winefka, 20465 S. Acorn Ridge Drive, Frankfort, IL 60423-8150  
23729464 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009  
23729467 +Citibank, N.A., 399 Park Avenue, New York, NY 10022-4699  
23729468 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034, Saint Louis, MO 63179-0034  
23729469 +Department of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210  
23729472 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309  
23729473 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
23729475 +Fifth Third Bank, 222 Riverside Plaza, Chicago, IL 60606-5808  
23729477 +Great Lakes Educational Loan Services, PO Box 530229, Atlanta, GA 30353-0229  
23729478 +Great Lakes Educational Loan Services inc, Gleisi, 2401 International Lane, Madison, WI 53704-3121  
23729479 +Guaranteed Rate, Mail Stop 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945  
23729480 +Guaranteed Rate Inc, 3940 N Ravenswood Avenue, Chicago, IL 60613-2420  
23729483 +Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, SC 29601-2165  
23729485 Shellpoint Mortgage Servicing, PO Box 19006, Troy, MI 48099  
23729484 +Shellpoint Mortgage Servicing, PO Box 19006, Greenville, SC 29602-9006  
23729486 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000  
23729488 +Us Dept Of Education/Gleisi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Cmagerski@sulaimanlaw.com Sep 23 2015 00:13:22 Charles L. Magerski,  
Sulaiman Law Group, LTD, 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523  
tr +EDI: QZLZIELINSKI.COM Sep 23 2015 00:08:00 Zane L. Zielinski,  
Law Offices of William Factor, LTD, 105 W. Madison, Suite 1500, Chicago, IL 60602-4602  
23729460 +EDI: GMACFS.COM Sep 23 2015 00:08:00 Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004  
23729466 EDI: CITICORP.COM Sep 23 2015 00:08:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
Po Box 20363, Kansas City, MO 64195  
23729461 +EDI: CAPITALONE.COM Sep 23 2015 00:08:00 Capital One, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285  
23729462 +EDI: AIS.COM Sep 23 2015 00:08:00 Capital One, N.A. \*, c/o American Infosource,  
P.O. Box 54529, Oklahoma City, OK 73154-1529  
23729463 +EDI: CAPITALONE.COM Sep 23 2015 00:08:00 Capital One, N.A. \*, 1680 Capital One Drive,  
Mc Lean, VA 22102-3407  
23729465 +EDI: CHASE.COM Sep 23 2015 00:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
23729470 +E-mail/Text: electronicbkydocs@nelnet.net Sep 23 2015 00:13:46 Department of Education,  
121 S. 13th Street, Lincoln, NE 68508-1904  
23729471 +EDI: NAVIENTFKASMDOE.COM Sep 23 2015 00:08:00 Dept Of Education/Navient, Po Box 9635,  
Wilkes Barre, PA 18773-9635  
23729476 EDI: FORD.COM Sep 23 2015 00:08:00 Ford Motor Credit Corporation, Ford Motor Credit,  
Po Box 6275, Dearborn, MI 48121  
23729474 +E-mail/Text: collectionbankruptcies.bancorp@53.com Sep 23 2015 00:14:02 Fifth Third Bank,  
Fifth Third Bank Bankruptcy Department, 1830 East Paris Avenue Se,  
Grand Rapids, MI 49546-6253  
23729481 +EDI: CHASE.COM Sep 23 2015 00:08:00 JPMorgan Chase\*, 270 Park Avenue,  
New York, NY 10017-2014  
23729482 +EDI: NAVIENTFKASMSERV.COM Sep 23 2015 00:08:00 Navient, PO BOx 9635,  
Wilkes Barre, PA 18773-9635  
23729489 +EDI: WFFC.COM Sep 23 2015 00:08:00 Wells Fargo Bank, N.A., 420 Montgomery Street,  
San Francisco, CA 94104-1298

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
23729487 Treetop Condo Association

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: kkrystave  
Form ID: b9a

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Total Noticed: 32

Date Rcvd: Sep 22, 2015

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2015 at the address(es) listed below:

Charles L. Magerski on behalf of Joint Debtor Jennifer Lyn Winefka Cmagerski@sulaimanlaw.com, courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.com;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpress.info  
Charles L. Magerski on behalf of Debtor Jeffrey Scott Winefka Cmagerski@sulaimanlaw.com, courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.com;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpress.info  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Zane L. Zielinski zzielinski@wfactorlaw.com, zzielinski@ecf.epiqsystems.com;nbouchard@wfactorlaw.com;bharlow@wfactorlaw.com

TOTAL: 4